



Order Filed on October 20, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Caption in Compliance with D.N.J. LBR 9004-2(c)  
51375

Morton & Craig LLC  
John R. Morton, Jr., Esq.  
110 Marter Avenue  
Suite 301  
Moorestown, NJ 08057  
856-866-0100  
Attorney for ACAR Leasing LTD, d/b/a GM Financial  
Leasing

In Re:

JAMIL A. BRADLEY

Case No.: 18-34070

Adv. No.:

Hearing Date: 8-27-20

Judge: JKS

**ORDER FOR MONTHLY PAYMENTS AND STAY RELIEF UNDER CERTAIN  
CIRCUMSTANCES**

The relief set forth on the following pages, numbered two (2) is hereby **ORDERED**.

**DATED: October 20, 2020**

A handwritten signature in black ink, appearing to read "J K Sherwood", is written over a horizontal line.

Honorable John K. Sherwood  
United States Bankruptcy Court

**Jamil A. Bradley**

**18-34070(JKS)**

**Order Providing for Monthly Payments for Stay Relief under Certain Circumstances**

**Page 2**

This matter having been brought on before this Court on motion for stay relief filed by John R. Morton, Jr., Esq, attorney for ACAR Leasing LTD, d/b/a GM Financial Leasing, with the appearance of James Fitzpatrick, Esq. on behalf of the debtor, and this order having been filed with the Court and served upon the debtor and his attorney under the seven day rule with no objections having been received as to the form or entry of the order, and for good cause shown;

IT IS ORDERED:

1. That ACAR Leasing LTD is the owner and lessor of a 2017 CHEVROLET TRAVERSE bearing vehicle identification number 1GNKRGKD7HJ225343 (hereinafter the "vehicle"), which vehicle is leased by the debtor.
2. **Curing Arrears:** At the hearing, the debtor was \$2525.27 in arrears to GM Financial Leasing. The debtor shall cure by making one lease payment of \$515 on 8-27-20. The debtor shall cure the balance of lease arrears by making cure payments to ACAR Leasing LTD, d/b/a/ GM Financial Leasing of \$1030 a month, beginning 9-22-20. In the event the debtor fails to make any payment for a period of 30 days after it falls due, ACAR Leasing LTD, d/b/a GM Financial Leasing shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
3. After curing arrears, the debtor shall make all lease payments to ACAR Leasing LTD, d/b/a GM Financial Leasing when due, being the 22<sup>nd</sup> day of each month. In the event the debtor fails to make any payment for a period of 30 days after it falls due, ACAR Leasing LTD, d/b/a GM Financial Leasing shall receive stay relief to repossess and sell the vehicle by filing a certification of nonpayment and serving it upon the debtor and his attorney.
4. The debtor shall maintain insurance on the vehicle in accordance with the terms of the lease. In the event of a lapse of insurance for any period of time without intervening coverage, ACAR Leasing LTD, d/b/a GM Financial Leasing shall receive stay relief to repossess and sell the vehicle by filing a certification that insurance has lapsed with the court and serving it upon the debtor and his attorney.
5. The debtor shall pay to ACAR Leasing LTD, d/b/a GM Financial Leasing through the plan, a counsel fee of \$531 which shall be paid by the trustee as an administrative priority expense.
6. At the end of the lease, if the debtor has not immediately purchased the vehicle in accordance with the lease end purchase option, ACAR Leasing LTD, d/b/a GM Financial Leasing shall receive immediate stay relief without any application to the Court or notice to the debtor or his attorney and shall be permitted to immediately repossess and sell the vehicle.



In re:  
Jamil A. Bradley  
Debtor(s)

Case No. 18-34070-JKS  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 21, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2020:

Recip ID	Recipient Name and Address
db	+ Jamil A. Bradley, 215 Smith Street, Newark, NJ 07106-1709

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com mortoncraigeef@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Debtor Jamil A. Bradley Fitz2Law@gmail.com
Rebecca Ann Solarz	on behalf of Creditor M&T BANK rsolarz@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Oct 21, 2020

Form ID: pdf903

Total Noticed: 1

TOTAL: 6